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NOTICE OF ALLOWANCE AND FEE(S) DUE

22852 7590 04/28/2008

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER
LLP
901 NEW YORK AVENUE, NW
WASHINGTON, DC 20001-4413

EXAMINER

TRAN, HAI

ART UNIT

PAPER NUMBER

3694

DATE MAILED: 04/28/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/991,914

11/26/2001

Douglas James Little

08613.0002

7544

TITLE OF INVENTION: METHODS AND APPARATUS FOR DEVELOPING INVESTMENTS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1440	\$300	\$0	\$1740	07/28/2008

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

22852 7590 04/28/2008

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER
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901 NEW YORK AVENUE, NW
WASHINGTON, DC 20001-4413

Certificate of Mailing or Transmission

Hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/991,914 11/26/2001 Douglas James Little 08613.0002 7544

TITLE OF INVENTION: METHODS AND APPARATUS FOR DEVELOPING INVESTMENTS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional NO \$1440 \$300 \$0 \$1740 07/28/2008

EXAMINER	ART UNIT	CLASS-SUBCLASS
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TRAN, HAI 3694 705-036000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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09/991,914	11/26/2001	Douglas James Little	08613.0002	7544
22852	7590	04/28/2008	EXAMINER	
FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413			TRAN, HAI	
			ART UNIT	PAPER NUMBER
			3694	
DATE MAILED: 04/28/2008				

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1465 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1465 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability

Application No.

09/991,914

Examiner

HAI TRAN

Applicant(s)

LITTLE ET AL.

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to January 22, 2008.
2. ☒ The allowed claim(s) is/are 1-27, 43-53, and 64.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some* c) ☐ None of the:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
2. Authorization for this examiner's amendment was given in a telephone discussion with attorney Trenton Roche on April 3, 2008. Claims 42 and 55-57 are canceled, and claim 43 and 46-47 are amended.
3. Claims 28-41, 54, 58-63, and 65-66 were canceled in the previous amendment filed 1/22/2008.
4. Accordingly, claims 1-27, 43-53, and 64 remain pending in this application and are allowed.
5. The application has been amended as follows:
 1. (Previously Presented) A method for determining a weighting of an investment portfolio selected from a plurality of domestic and international financial investments, said method comprising the steps of:
 - a) dividing said plurality of domestic and international financial investments into a plurality of industry based groups;
 - b) selecting one of said industry based groups;

- c) determining a required industry weighting for said selected industry based group;
 - d) determining an available domestic weighting for said selected industry based group;
 - e) determining a mixture of financial investments within said selected industry based group, whereby said mixture consists of:
 - e1) exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise
 - e2) domestic financial investments having a weighting equal to said available domestic weighting, and international financial investments having a weighting equal to said required industry weighting minus said available domestic weighting; and
 - f) repeating steps b) to e) until mixtures of financial investments for all of said industry based groups have been determined, thereby forming the weighting of said investment portfolio.
2. (Previously Presented) A method according to claim 1 wherein the domestic financial investments in step e1) have a weighting equal to said required industry weighting.
3. (Original) A method according to claim 1 wherein the industry based groups of step a) are consistent with the Global Industry Classification Standards (GICS).

4. (Original) A method according to claim 1 wherein the industry based groups are consistent with a plurality of industry groups as defined in the Global Industry Classification Standards.
5. (Previously Presented) A method according to claim 1 wherein the required industry weighting determined in step c) with reference to a selected industry based group is equal to a global weight of said industry based group within a Morgan Stanley Capital International (MSCI) World Index.
6. (Previously Presented) A method according to claim 1 wherein the required industry weighting determined in step c) with reference to a selected industry based group is based upon an estimate of the future consumption from suppliers in said industry based group.
7. (Previously Presented) A method according to claim 1 wherein a domestic index is used to determine the available domestic weighting in step d).
8. (Original) A method according to claim 7 wherein a figure from said domestic index is varied dependent upon pre-determined criteria prior to determining said available domestic weighting.
9. (Original) A method according to claim 8 wherein said available domestic weighting is a product of said figure and a scaling factor which is dependent upon said pre-determined criteria.

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10. (Original) A method according to claim 8 wherein said pre-determined criteria includes appropriateness of exposure and optionally excessive exposure criteria.
11. (Original) A method according to claim 8 wherein said pre-determined criteria includes difficulty in trading equity investments associated with very small companies.
12. (Original) A method according to claim 8 wherein said pre-determined criteria includes appropriateness of companies associated with domestic equities.
13. (Original) A method according to claim 8 wherein said pre-determined criteria includes the place of incorporation of a company associated with a domestic equity.
14. (Original) A method according to claim 13 wherein said pre-determined criteria includes equity investments associated with companies having a place of incorporation within a pre-selected region.
15. (Original) A method according to claim 8 wherein said pre-determined criteria includes equity investments associated with companies having a home country stock exchange within a pre-selected region.
16. (Original) A method according to claim 8 wherein said pre-determined criteria includes maximum or minimum limits on either international or domestic expenditure.

17. (Original) A method according to claim 8 wherein said pre-determined criteria includes risk diversification.
18. (Original) A method according to claim 8 wherein said pre-determined criteria includes the market capitalisation of financial investments.
19. (Original) A method according to claim 8 wherein said pre-determined criteria includes an assessment of the value of an investment or a pre-selected group.
20. (Original) A method according to claim 8 wherein said pre-determined criteria includes an assessment of the growth potential of an investment.
21. (Original) A method according to claim 8 wherein said pre-determined criteria includes an assessment of one or more of the following aspects of an investment:
 - Stock liquidity;
 - Financial risk;
 - Management risk;
 - Physical security;
 - Political risk;
 - Operational leverage (leverage to economic cycle);
 - Expected risk premium; and
 - Exposure to inflation.

22. (Original) A method according to claim 1 wherein said financial investments include one or more of the following:
- financial instruments;
 - securities;
 - equities;
 - shares;
 - futures;
 - options;
 - warrants;
 - bonds;
 - promissory notes; and
 - other tradable financial products.
23. (Previously Presented) A method of determining a mixture of financial investments within a pre-selected industry based group, said method comprising:
- a) determining a required industry weighting for said pre-selected industry based group;
 - b) determining an available domestic weighting for said pre-selected industry based group; and

- c) determining the mixture of financial investments within said pre-selected industry based group, whereby said mixture consists of:
 - c1) exclusively domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,
 - c2) domestic financial investments having a weighting equal to said available domestic weighting and international equity investments having a weighting equal to said required industry weighting minus said available domestic weighting.
- 24. (Previously Presented) A method according to claim 23 wherein the domestic financial investments in step c1) have a weighting equal to said required industry weighting.
- 25. (Previously Presented) A method for determining a weighting of a portfolio selected from a plurality of domestic and international financial investments, said method comprising the steps of:
 - a) dividing said plurality of domestic and international financial investments into a plurality of groups;
 - b) selecting one of said groups;
 - c) determining a required industry weighting for said selected group based upon investor criteria;

- d) determining an available domestic weighting for said selected group based upon statistical information;
 - e) determining a mixture of financial investments within said selected group, whereby said mixture consists of:
 - e1) exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,
 - e2) domestic financial investments having a weighting equal to said available domestic weighting and international financial investments having a weighting equal to said required industry weighting minus said available domestic weighting; and
 - f) repeating steps b) to e) until mixtures of financial investments for all of said groups have been determined, thereby forming the weighting of said investment portfolio.
26. (Original) A method according to claim 25 wherein said statistical information is a domestic benchmark or index.
27. (Original) A method according to claim 25 wherein said investor criteria is based upon an international benchmark or index.
- 28-42. (Canceled)

43. (Currently Amended) A ~~computer readable~~ computer-readable storage medium containing program instructions ~~for causing which, when executed by a processor, cause~~ a computer to perform the a method as ~~defined in any one of claims 1, 9, 11, 14 or 28~~ comprising:

- a) determining a required industry weighting for said pre-selected industry based group;
- b) determining an available domestic weighting for said pre-selected industry based group; and
- c) determining the mixture of financial investments within said pre-selected industry based group, whereby said mixture consists of:
 - c1) exclusively domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,
 - c2) domestic financial investments having a weighting equal to said available domestic weighting and international equity investments having a weighting equal to said required industry weighting minus said available domestic weighting.

44. (Previously Presented) An apparatus for determining weightings of an investment portfolio selected from a plurality of domestic and international financial investments, said apparatus including:

a memory for storing said plurality of domestic and international financial investments divided into a plurality of industry based groups;

an input for definition of a required industry weighting for each of said industry based groups;

an input for definition of an available domestic weighting for each of said industry based groups;

a data processor for determining a mixture of financial investments within each of said industry based groups, whereby said mixture consists of:

- exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise
- domestic financial investments having a weighting equal to said available domestic weighting and international financial investments having a weighting equal to said required industry weighting minus said available domestic weighting; and

an output for communication of said mixture of financial investments within each of said industry based groups.

45. (Original) An apparatus according to claim 44, said apparatus being implemented in a computing environment.

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46. (Currently Amended) An apparatus according to claim 45 wherein said computing environment includes ~~software~~ program instructions adapted to configure a computer to function as said apparatus.
47. (Currently Amended) An apparatus according to claim 46 including a ~~computer readable~~ computer-readable storage medium for storing the program instructions.
48. (Original) An apparatus according to claim 44 wherein said input includes a communicator adapted to receive statistical financial data.
49. (Original) An apparatus according to claim 48 wherein said communicator is adapted to receive data indicative of global weightings for each of said industry based groups and to define said required industry weightings in accordance therewith.
50. (Original) An apparatus according to claim 49 wherein said communicator is adapted to receive data indicative of domestic weighting for each of said industry based groups and to define said available domestic weightings in accordance therewith.
51. (Original) An apparatus according to claim 44 wherein the output includes a communicator adapted to automatically place buying orders in accordance with said mixtures.

52. (Previously Presented) An apparatus for determining a mixture of financial investments within a pre-selected industry based group, said apparatus including:

an input for definition of a required industry weighting for said pre-selected industry based group;

an input for definition of an available domestic weighting for said pre-selected industry based group;

a data processor for determining the mixture of financial investments within said pre-selected industry based group, whereby said mixture consists of:

exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,

domestic financial investments having a weighting equal to said available domestic weighting and international equity investments having a weighting equal to said required industry weighting minus said available domestic weighting; and

an output for communication of said mixture of financial investments.

53. (Previously Presented) An apparatus for determining weightings of an investment portfolio selected from a plurality of domestic and international financial investments, said apparatus including:

a memory for storing said plurality of domestic and international financial investments divided into a plurality of groups;

an input for defining a required industry weighting for each of said groups;

an input for defining an available domestic weighting for each of said groups; a data processor for determining the mixture of financial investments within each of said groups, whereby said mixture consists of:

exclusively said domestic financial investments if said available domestic weighting equals or exceeds said required industry weighting; otherwise,

domestic financial investments having a weighting equal to said available domestic weighting and international financial investments having a weighting equal to said required industry weighting minus said available domestic weighting; and

an output for communication of said mixture of financial investments within each of said groups.

54-63. (Canceled)

64. (Previously Presented) A computer-implemented method for managing investments including domestic and international financial investments represented by companies and divided into business sectors based on a type of business associated with each company, comprising:

selecting a first value associated with a portion of an investment portfolio designated to a business sector and representing an international share of business associated with the business sector; and

determining an investment plan for at least the portion of the investment portfolio based on a relationship between the first value and a second value representing a domestic share of business associated with the business sector;

wherein determining an investment plan, includes:

- (i) exclusively selecting domestic financial investments for the investment plan when the second value is equal or exceeds the first value; otherwise,
- (ii) selecting for the investment plan domestic financial investments having a weighting equal to the second value and international financial investments having a weighting equal to a difference between the first value and the second value.

65. (Canceled)

66. (Canceled)

Allowable Subject Matter

6. Claims 1-27, 43-53, and 64 are pending. All the pending claims are allowed.
7. The following is an examiner's statement of reasons for allowance:
8. The closest prior arts of record (Yip, 2003/0065602; Alan "Online Business Computer Applications") failed to disclose the claimed invention. Yip teaches a method for improved dynamic, passive management involves selecting a number of clusters into a plurality of selected assets with a predefined weighting of assets within clusters and of the clusters themselves. Alan teaches in general that most large business firms are currently using computers to process their routine transactions because computers are quite capable of preparing a wide variety of managerial reports and transactions.
9. With respect to independent claims 1, 23, 25, 43, 44, 52, 53, and 64, the closest prior arts of record taken either individually or in combination with other prior art fail to teach or render obvious determining a mixture of financial investments within the selected industry based group, where the mixture consists of: 1) exclusively the domestic financial investments if the available domestic weighting equals or exceeds the required industry weighting; otherwise 2) domestic financial investment having a weighting equal to the available domestic weighting, and international financial investments having a weighting equal to the required industry weightings minus the available domestic weighting.
10. As the dependent claims 2-22, 24, 26-27, and 45-51, the closest prior arts taken either individually or in combination with other prior art fail to teach the steps recited in the dependent claims.

11. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hai Tran whose telephone number is (571) 272-7364. The examiner can normally be reached on M-F, 9-4 PM.

13. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

14. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

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USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/H. T./

Examiner, Art Unit 3694

/James P Trammell/

Supervisory Patent Examiner, Art Unit 3694